OIPE JC82
NOV 12 1999
PATENT & TRADEMARK OFFICE

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DKT NO. 4529-5B1	SERIAL NO. 09/305,622
	APPLICANT Norris, J.	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	FILING DATE 05/05/1999	GROUP 2765

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
	A	4,567,359	01/28/86	Lockwood	235	381	
	B	4,799,156	01/17/89	Shavit *et al.*	705	26	
	C	4,831,526	05/16/89	Luchs *et al.*	705	4	
	D	4,876,648	10/24/89	Lloyd	705	38	
	E	4,949,278	08/14/90	Davies *et al.*	706	10	
	F	4,988,849	01/29/91	Sasaki *et al.*	235	379	
	G	4,994,964	02/19/91	Wolfberg *et al.*	705	36	
	H	5,120,906	06/09/92	Protheroe *et al.*	178	18.05	
	I	5,193,057	03/09/93	Longfield	705	31	
	J	5,262,941	11/16/93	Saladin *et al.*	705	38	

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FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL	TRANSLATION YES	TRANSLATION NO

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

	K	"Anacomp Announces Loan Processing System," The Magazine of Bank Management (formerly Bank Administration Magazine), August, 1996, p. 60
	L	"Bye-bye Paper," ABA Banking Journal, April, 1990, p. 95
	M	Campbell, M., "Computer Help for Insurance Agencies," PC Magazine, v3, N25, pp. 301-303

EXAMINER	DATE CONSIDERED 2/10/00

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(Form PTO-1449)

OIPE JC82 NOV 12 1999 PATENT & TRADEMARK OFFICE

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	INFORMATION DISCLOSURE STATEMENT BY APPLICANT	FILING DATE 05/05/1999	GROUP 2765

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
	N	5,537,315	07/16/96	Mitcham	705	4	
	O	5,576,951	11/19/96	Lockwood	705	27	
	P	5,598,474	01/28/97	Johnson	380	23	
	Q	5,732,397	03/24/98	DeTore *et al.*	705	1	
	R	5,774,882	06/30/98	Keen *et al.*	705	38	
	S	5,797,133	08/18/98	Jones *et al.*	705	38	
	T	5,878,403	03/02/99	DeFrancesco *et al.*	705	38	
	U	07/752,026		Lockwood	364	408	08/29/91
	V	07/850,028		Keen *et al.*	382	61	03/12/92

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FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

	W	Dixon, Lang, "Automation at the Point of Sale (insurance agents)," Best's Review-Life Health Insurance Edition, v84, p. 62(2), May, 1983
	X	"Instant Loan Approval System Now Available to Small and Mid-Sized Financial Institutions," AMS (American Management Systems Incorporated) News Release, October 13, 1998
	Y	Lawrence, J., "Untangling Neural Nets (When One Model is Better Than Another?)," Online Version, April, 1990

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							YES	NO

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

	Z	"Malone Introduces Innovative Banking Services," PR Newswire; 0608DV004; 6/89
	AA	"MortgageWare Resource Guide," Interling Software Corp.
	BB	"New Paradigms in Retail Banking: The RDS Report on the Future of Retail Banking Delivery," BAI, 1995

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							YES	NO

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

	CC	"New Ways to Automate Auto Loan Process," American Banker-Bond Buyer a Division of Thomson Publishing Corporation, Automation Ideas; Vol. 5, No. 30, p. 3
	DD	Radding, Alan, "A View of Technology in '92," Bank Management, Vol. 68, No. 1, pp. 28-35
	EE	Read, Richard, "Crossing the Track to Success," Euromoney, pp. 1-8, 6/88

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							YES	NO

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

	FF	Rich, Jason R., "Software" (for loan processing) (column), Mortgage Banking August 1990, Vol. 50, No. 11, p. 67(3)
	GG	Servantis Systems, Inc., "PEP+ (Paperless Processing Plus)," DIALOG® File 256 (01513881), 01/86
	HH	Sichelman, Lew, "The Instant Mortgage," United States Banker, February 1988, National Edition

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OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

A	II	Sklenar, Robert R., "A Cafeteria of Services (insurance agency automation)," Best's Review – Property/Casualty Insurance Edition, Vol. 85, No. 1, pp. 64-66, 116, May 1984
A	JJ	Smith, Anne Kates, "The Computer Liked Us," US News and World Report, Vol. 199, No. 7, pp. 71-72, 8/14/95
A	KK	"Software Package Aids Mortgage Management," ABA Banking Journal, October, 1983, p. 140

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		APPLICANT Norris, J.	
	INFORMATION DISCLOSURE STATEMENT BY APPLICANT	FILING DATE 05/05/1999	GROUP 2765

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		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

	LL	Tauhert, Christy, "Commerce Branches Off Into PC Banking," Bank Systems & Technology, 5/96
	MM	Tyson, David O., "Interlinq Mortgage Software Hits Big Time With Prudential Real Estate Subsidiary Deal," American Banker, 11/87
	NN	"University Support Services Announces State-of-the-Art Loan and Processing Service for Education Borrowers," PR Newswire, July 15, 1993

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Section 2. Form PTO - 1449 (Modified)

FORM PTO-1449 (Modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use several sheets if necessary)

(37 CFR 1.98(b))

ATTY. DOCKET NO.	SERIAL NO.
93-1340	08/113,205
APPLICANT: Norris, Jeffrey A.	
FILING DATE: 08/27/93	GROUP: 2311

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
AT GOLL		5206803	04/93	Vitagliano et al.	364	408	
		5083270	01/92	Gross et al.	364	408	
		5025138	06/91	Cuervo	235	379	
		5023904	06/91	Kaplan et al.	379	91	
		4992939	02/91	Tyler	364	401	
		4965821	10/90	Bishop et al.	379	91	
		4958368	09/90	Parker	379	91	
		4736294	04/88	Gill et al.	364	408	
		4683536	07/87	Yamamoto	364	408	
		4675815	06/87	Kuroki et al.	379	37	
		4017835	04/77	Randolph	340	152R	

FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

		DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION YES	TRANSLATION NO

OTHER DOCUMENTS (Including Author, Title, Date**, Relevant Pages, Place of Publication***)

EXAMINER Anne Eason Gayes Hall	DATE CONSIDERED 2/10/00 4-30-04	

EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

NOV 12 1999 PATENT & TRADEMARK OFFICE

MAIL ROOM JAN 91 55 1995 PAT. & TRADEMARK OFF.

Section 2. Form PTO - 1449 (Modified)

FORM PTO-1449 (Modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) (37 CFR 1.98(b))	ATTY. DOCKET NO. 94-1758	SERIAL NO. 08/327,653
	APPLICANT Norris, Jeffrey A.	
	FILING DATE 10/24/94	GROUP 2311

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
CBB		4,958,368	09/90	Parker	379	91	
CBB		4,736,294	04/88	Gill, et al.	364	408	
CBB		4,683,536	07/87	Yamamoto	364	408	
CBB		4,675,815	06/87	Kuroki, et al.	379	37	
CBB		4,649,832	03/87	Hain, et al.	109	24.1	
CBB		4,017,835	04/77	Randolph	340	152R	

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FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

		DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION YES	TRANSLATION NO

OTHER DOCUMENTS (Including Author, Title, Date, Relevant Pages, Place of Publication***)**

CBB		Janet L. Fix, "Shopping List: Car Loan, canned corn", USA Today, July 20, 1994, pg. 6B.
CBB		Kathleen Day, "Cutting Corners at the Kiosk: New Services Widen Use of Electrical Devices", The Washington Post, July 22, 1994, pg. A1
CBB		William McCall, "People interface with banks from home", The Associated Press, August 5, 1994.

EXAMINER	DATE CONSIDERED
BUTTERWORTH	3/1/95

EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

MAIL ROOM JAN 9 1995 PAT. & TRADEMARK OFF.

PE JC82 NOV 17 1999 TRADEMARK

Section 2. Form PTO - 1449 (Modified)

FORM PTO-1449 (Modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use several sheets if necessary)

(37 CFR 1.98(b))

ATTY. DOCKET NO.	SERIAL NO.
94-1758	08/327,653
APPLICANT	
Norris, Jeffrey A.	
FILING DATE	GROUP
10/24/94	2311

JAN 25 1995

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
CBB		5,274,547	12/93	Zoffel, et al.	364	408	
		5,241,620	08/93	Ruggiero	395	22	
		5,239,462	08/93	Jones, et al.	364	408	
		5,220,501	06/93	Lawlor, et al.	364	408	
		5,218,529	06/93	Elphick, et al.	364	419	
		5,206,803	04/93	Vitagliano, et al	364	408	
		5,083,270	01/92	Gross, et al.	364	408	
		5,025,138	06/91	Cuervo	235	379	
		5,023,904	06/91	Kaplan, et al.	379	91	
		4,992,939	02/91	Tyler	364	401	
CBB		4,965,821	10/90	Bishop, et al.	379	91	

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FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

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OTHER DOCUMENTS (Including Author, Title, Date**, Relevant Pages, Place of Publication***)

CBB			"Neural Networks: A Logical progression in credit and marketing decision systems", Credit World, March/April 1993, pgs. 26-33, Alan Jost
			"Stocking Up At The ATMs: Citibank Machines to Allow Customers to Trade Shares", The Washington Post, October 6, 1994, pg. D11, Sandra Sugawarn
			"Delivery Debate", Roundtable, May 1994, pg.20, Susan Sandler, ed.
CBB			"New Paradigms In Retail Banking: The RDS Report on the future of Retail Banking Delivery, PAI, 1994

EXAMINER	DATE CONSIDERED
BUTTERWORTH	3/1/95

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2/10/00

OIPE JC82 3050 NOV 12 1999 PATENT & TRADEMARK OFFICE

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DKT NO. 4284-5B	SERIAL NO. 08/732584
		APPLICANT Affinity Technology Group, Inc.	
	INFORMATION DISCLOSURE STATEMENT BY APPLICANT	FILING DATE 10/15/96	GROUP

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
		3,970,992	7/76	Boothroyd, et. al.			
		4,491,725	1/85	Pritchard			
		4,598,367	7/86	DeFrancesco, et. al.			
		4,646,250	2/87	Childress			
		4,730,252	3/88	Bradshaw			
		4,890,228	12/89	Longfield			
		5,025,373	6/91	Keyser, Jr., et. al.			
		5,049,862	9/91	Dao, et. al.			
		5,202,825	4/93	Miller, et al.			
		5,231,571	7/93	D'Agostino			
		5,297,202	3/94	Kapp, et. al.			
		5,361,201	11/94	Jost, et. al.			
		5,559,895	9/96	Lee, et. al.			

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FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL	TRANSLATION YES	TRANSLATION NO
		JP 5101250	4/93	Japan			X	

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

		Rothfeder, Jeffrey; "Electronic Bill-Paying for the Little Guy"; Business Week; September 25, 1989, p. 206E.
		"Electronic Network Will Link Dealers to Many Lenders; Goal is to Create a Form of EFT Transfer System", American Banker, February 8, 1988, 06.1, Vol. 153, No. 26.

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FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DKT NO. 4284-5B	SERIAL NO. 08/732584
	APPLICANT Affinity Technology Group, Inc.	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	FILING DATE 10/15/96	GROUP

U.S. PATENT DOCUMENTS

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OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

AB		Patrick Haverson, "A Man with Grand Visions", Banking Technology, pp. 30-32, 5/93.
AB		Richard Read, "Crossing the Track to Success", Euromoney, pp. 1-8, 6/88.
AB		Thorton, Emily, "Going Belly-Up in Japan; Business Week, p. 54, 5/97.

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FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DKT NO. 4284-5B	SERIAL NO. 08/732,584
	APPLICANT Jeffrey A. Norris	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	FILING DATE 10/15/96	GROUP 2761

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
WNH	A	5,604,341	2/97	Grossie et al.	235	379	
"	B	5,611,052	3/97	Dykstra et al.	395	238	

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